I don't feel that the banks or anyone else should be able to call you and try to get you to try there products. I don't feel that they should be able to call you any time they want to and interupt you evenings after a day at work. This is suppose to be your time to spend with your family and enjoy them. It is more of an inconveniens for the people that are disabled and spend time trying to get to the phone and find out that it is a telemarketer and that they can't afford what they are trying to sell. Therefore I think the telemarketers should not be allowed to call and disrupt peoples lives.